

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
LOLETA ADAMS-NASH § Case No. 15-18857
§
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 05/29/2015 . The undersigned trustee was appointed on .

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 54,500.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	23,115.35
Bank service fees	88.33
Other payments to creditors	1,121.44
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	15,000.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ 15,174.88

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 10/02/2015 and the deadline for filing governmental claims was . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 4,700.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 4,700.00 , for a total compensation of \$ 4,700.00 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 151.37 , for total expenses of \$ 151.37 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 05/22/2017 By: /s/Peter N. Metrou, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No: 15-18857 BWB Judge: Bruce W. Black Trustee Name: Peter N. Metrou, Trustee
Case Name: LOLETA ADAMS-NASH Date Filed (f) or Converted (c): 05/29/2015 (f)
341(a) Meeting Date: 06/25/2015
For Period Ending: 05/22/2017 Claims Bar Date: 10/02/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. DEBTOR'S 2 BEDROOM, 1.5 BATHS TOWNHOUSE. ADDRESS:	102,091.00	0.00		0.00	FA
2. CASH IN DEBTOR'S POSSESSION.	100.00	0.00		0.00	FA
3. DEBTOR'S PERSONAL CHECKING ACCOUNT. BANK: CHASE BA	55.00	0.00		0.00	FA
4. DEBTOR'S PERSONAL SAVINGS ACCOUNT. BANK: CHASE BAN	10.00	0.00		0.00	FA
5. DEBTOR'S CHECKING ACCOUNT. BANK: HEALTHCARE ASSOCI	200.00	0.00		0.00	FA
6. DEBTOR'S SAVINGS ACCOUNT BANK: HEALTHCARE ASSOCIAT	100.00	0.00		0.00	FA
7. DEBTOR'S USED LIVING ROOM FURNISHINGS-1 COUCH, 1 L	300.00	0.00		0.00	FA
8. DEBTOR'S OTHER LIVING ROOM FURNISHINGS- 1 COFFEE T	120.00	0.00		0.00	FA
9. DEBTOR'S USED MATTERESS AND 1 BED AT DEBTOR'S RESI	150.00	0.00		0.00	FA
10. DEBTOR'S USED KITCHEN UTENSILS AT DEBTOR'S RESIDEN	170.00	0.00		0.00	FA
11. DEBTOR'S USED CLOTHING AND WEARING APPAREL AT DEBT	300.00	0.00		0.00	FA
12. DEBTOR'S USED COSTUME JEWELRY.	50.00	0.00		0.00	FA
13. DEBTOR'S TERM LIFE INSURANCE THROUGH EMPLOYMENT. D	75,000.00	0.00		0.00	FA
14. DEBTOR'S TERM LIFE INSURANCE POLICY. DEBTOR STATES	175,000.00	0.00		0.00	FA
15. DEBTOR' USED AUTOMOBILE. YEAR: 2011 MAKE: NISSAN A	9,238.00	0.00		0.00	FA
16. DEBTOR'S USED LAPTOP PURCHASED IN 2007.	100.00	0.00		0.00	FA
17. DEBTOR'S EXPECTED SETTLEMENT AWARD FROM AUTO ACCID	Unknown	39,500.00		54,500.00	FA

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Exhibit A

Case No: 15-18857 BWB Judge: Bruce W. Black Trustee Name: Peter N. Metrou, Trustee
Case Name: LOLETA ADAMS-NASH Date Filed (f) or Converted (c): 05/29/2015 (f)
341(a) Meeting Date: 06/25/2015
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1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
18. DEBTOR'S OTHER PERSONAL PROPERTIES.	663.00	0.00		0.00	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$363,647.00	\$39,500.00		\$54,500.00 \$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Employed special counsel to handle PI case approved on 9/18/2015 see Dkt# 18. Motion to approve settlement granted on 1/20/2017 see Dkt# 23-awaiting funds.

Initial Projected Date of Final Report (TFR): 06/01/2016

Current Projected Date of Final Report (TFR): 06/30/2017

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-18857
Case Name: LOLETA ADAMS-NASH

Trustee Name: Peter N. Metrou, Trustee

Bank Name: Associated Bank

Account Number/CD#: XXXXXX5868

Checking

Taxpayer ID No: XX-XXX8630

Blanket Bond (per case limit): \$1,000,000.00

For Period Ending: 05/22/2017

Separate Bond (if applicable):

Exhibit B

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
02/14/17	17	Travelers Insurance P.O. Box 3095 Naperville, IL 60566-7095	Court Approved settlement on PI See Dckt# 23	1142-000	\$6,000.00		\$6,000.00
02/14/17	17	American Freedom Insurance Company 559 West Golf Road Arlington Heights, IL 60005	Court Approved settlement on PI See Dckt# 23	1142-000	\$18,500.00		\$24,500.00
02/14/17	17	Grange Insurance Companies P.O. Box 1218 Columbus, OH 43216-1218	Court Approved settlement on PI See Dckt# 23	1142-000	\$10,000.00		\$34,500.00
02/14/17	17	American Alliance Casualty Co. 8725 W. Higgins Rd., Suite 725 Chicago, IL 60631	Court Approved settlement on PI See Dckt# 23	1142-000	\$20,000.00		\$54,500.00
03/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$39.20	\$54,460.80
03/08/17	1001	Jasmer Law Firm 111 W Washington St. #1150 Chicago, IL 60602	Court Approved Attorneys fees See Court Order Dckt#23	3210-000		\$18,166.67	\$36,294.13
03/08/17	1002	Jasmer Law Firm 111 W. Washington St. #1150 Chicago, IL 60602	Court Approved Attorneys Costs See court order dkt#23	3220-000		\$4,948.68	\$31,345.45
03/08/17	1003	Hinsdale Hospital 120 N Oak Street Hinsdale, IL 60521	PI Lien Payment Court approved - See dckt#23	4220-000		\$653.07	\$30,692.38
03/08/17	1004	ATI 790 Remington Blvd. Bolingbrook, IL 60440	PI Lien Payment Court approved - See dckt# 23	4220-000		\$468.37	\$30,224.01
03/08/17	1005	Adams-Nash, Loleta 593 Eric Way Bolingbrook, IL 60440	Debtor's Exemptions See Dckt# 23	8100-002		\$15,000.00	\$15,224.01
04/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$49.13	\$15,174.88

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COLUMN TOTALS	\$54,500.00	\$39,325.12
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$54,500.00	\$39,325.12
Less: Payments to Debtors	\$0.00	\$15,000.00
Net	\$54,500.00	\$24,325.12

Exhibit B

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX5868 - Checking	\$54,500.00	\$24,325.12	\$15,174.88
	\$54,500.00	\$24,325.12	\$15,174.88
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$54,500.00		
Total Gross Receipts:	\$54,500.00		

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 1:15-18857-BWB

Date: May 22, 2017

Debtor Name: LOLETA ADAMS-NASH

Claims Bar Date: 10/2/2015

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
99 8100	Loleta Adams-Nash 593 Eric Way Bolingbrook, IL 60440	Administrative Payment Status: Valid To Pay	Per c/o see Dkt# 23.	\$15,000.00	\$15,000.00	\$15,000.00
100 2100	Peter N. Metrou 123 W. Washington St., Ste 216 Oswego, IL 60543	Administrative Payment Status: Valid To Pay		\$0.00	\$4,700.00	\$4,700.00
100 2200	Peter N. Metrou 123 W. Washington St., Ste 216 Oswego, IL 60543	Administrative Payment Status: Valid To Pay		\$0.00	\$151.37	\$151.37
100 3210	Jasmer Law Firm 111 W Washington St. #1150 Chicago, IL 60602	Administrative Payment Status: Valid To Pay	Per c/o see Dkt# 23.	\$18,166.67	\$18,166.67	\$18,166.67
100 3220	Jasmer Law Firm 111 W. Washington St. #1150 Chicago, IL 60602	Administrative Payment Status: Valid To Pay	Per c/o see Dkt# 23	\$4,948.68	\$4,948.68	\$4,948.68
1 280 5800	INTERNAL REVENUE SERVICE P.O.BOX 7346 PHILADELPHIA, PA	Priority Payment Status: Valid To Pay		\$7,450.27	\$4,076.89	\$4,076.89
3 280 5800	ILLINOIS DEPT.OF REVENUE BANKRUPTCY SECTION P.O.BOX 64338 CHICAGO, IL 60664-0338	Priority Payment Status: Valid To Pay		\$1,848.00	\$1,529.51	\$1,529.51
1 300 7100	INTERNAL REVENUE SERVICE P.O.BOX 7346 PHILADELPHIA, PA	Unsecured Payment Status: Valid To Pay		\$7,450.27	\$3,098.56	\$3,098.56
2 300 7100	CAPITAL ONE BANK (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Unsecured Payment Status: Valid To Pay		\$675.17	\$675.17	\$675.17

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 1:15-18857-BWB

Date: May 22, 2017

Debtor Name: LOLETA ADAMS-NASH

Claims Bar Date: 10/2/2015

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
3 300 7100	ILLINOIS DEPT.OF REVENUE BANKRUPTCY SECTION P.O.BOX 64338 CHICAGO, IL 60664-0338	Unsecured Payment Status: Valid To Pay		\$1,848.00	\$152.40	\$152.40
4 300 7100	U.S. DEPARMENT OF EDUCATION C/O FEDLOAN SERVICING P.O.BOX 69184 HARRISBURG,PA 17106-9184	Unsecured Payment Status: Valid To Pay		\$1.00	\$10,682.02	\$10,682.02
5 300 7100	CAPITAL RECOVERY V, LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami, FL 33131-1605	Unsecured Payment Status: Valid To Pay		\$1,950.09	\$1,950.09	\$1,950.09
6 300 7100	AMERICAN EXPRESS CENTURION BANK c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured Payment Status: Valid To Pay		\$1,424.61	\$1,424.61	\$1,424.61
7 300 7100	ASHLEY FUNDING SERVICES, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE OF LABORATORY CORPORATION OF AMERICA HOLDINGS RESURGENT CAPITAL SERVICES PO BOX 10587 GREENVILLE, SC 29603-0587	Unsecured Payment Status: Valid To Pay		\$44.20	\$44.76	\$44.76
8 300 7100	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE OF CITIBANK, N.A. RESURGENT CAPITAL SERVICES PO BOX 19008 GREENVILLE, SC 29602	Unsecured Payment Status: Valid To Pay		\$1,218.00	\$1,269.27	\$1,269.27
9 300 7100	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE OF CITIBANK, N.A. RESURGENT CAPITAL SERVICES PO BOX 19008 GREENVILLE, SC 29602	Unsecured Payment Status: Valid To Pay		\$5,722.92	\$5,685.92	\$5,685.92
10 300 7100	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE OF CITIBANK, N.A. RESURGENT CAPITAL SERVICES PO BOX 19008 GREENVILLE, SC 29602	Unsecured Payment Status: Valid To Pay		\$2,698.57	\$2,698.57	\$2,698.57

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 1:15-18857-BWB

Date: May 22, 2017

Debtor Name: LOLETA ADAMS-NASH

Claims Bar Date: 10/2/2015

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
400	ATI	Secured		\$468.37	\$468.37	\$468.37
4220	790 Remington Blvd. Bolingbrook, IL 60440	Payment Status: Valid To Pay	Per c/o see Dkt# 23.			
400	Hinsdale Hospital	Secured		\$653.07	\$653.07	\$653.07
4220	120 N Oak Street Hinsdale, IL 60521	Payment Status: Valid To Pay	Per c/o see Dkt# 23.			
Case Totals				\$71,567.89	\$77,375.93	\$77,375.93

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-18857

Case Name: LOLETA ADAMS-NASH

Trustee Name: Peter N. Metrou, Trustee

Balance on hand \$ 15,174.88

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
	ATI	\$ 468.37	\$ 468.37	\$ 468.37	\$ 0.00
	Hinsdale Hospital	\$ 653.07	\$ 653.07	\$ 653.07	\$ 0.00

Total to be paid to secured creditors \$ 0.00

Remaining Balance \$ 15,174.88

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Peter N. Metrou	\$ 4,700.00	\$ 0.00	\$ 4,700.00
Trustee Expenses: Peter N. Metrou	\$ 151.37	\$ 0.00	\$ 151.37
Attorney for Trustee Fees: Jasmer Law Firm	\$ 18,166.67	\$ 18,166.67	\$ 0.00
Other: Jasmer Law Firm	\$ 4,948.68	\$ 4,948.68	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 4,851.37

Remaining Balance \$ 10,323.51

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 5,606.40 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	INTERNAL REVENUE SERVICE	\$ 4,076.89	\$ 0.00	\$ 4,076.89
3	ILLINOIS DEPT.OF REVENUE	\$ 1,529.51	\$ 0.00	\$ 1,529.51

Total to be paid to priority creditors \$ 5,606.40

Remaining Balance \$ 4,717.11

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 27,681.37 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 17.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	INTERNAL REVENUE SERVICE	\$ 3,098.56	\$ 0.00	\$ 528.02
2	CAPITAL ONE BANK (USA), N.A.	\$ 675.17	\$ 0.00	\$ 115.05
3	ILLINOIS DEPT.OF REVENUE	\$ 152.40	\$ 0.00	\$ 25.97

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
4	U.S. DEPARMENT OF EDUCATION	\$ 10,682.02	\$ 0.00	\$ 1,820.30
5	CAPITAL RECOVERY V, LLC	\$ 1,950.09	\$ 0.00	\$ 332.31
6	AMERICAN EXPRESS CENTURION BANK	\$ 1,424.61	\$ 0.00	\$ 242.76
7	ASHLEY FUNDING SERVICES, LLC ITS SUCCESSORS AND	\$ 44.76	\$ 0.00	\$ 7.63
8	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE	\$ 1,269.27	\$ 0.00	\$ 216.29
9	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE	\$ 5,685.92	\$ 0.00	\$ 968.92
10	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE	\$ 2,698.57	\$ 0.00	\$ 459.86

Total to be paid to timely general unsecured creditors \$ 4,717.11

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE